

An Educational Program for California's Youth!

WHAT IS LIFESMARTS?

LifeSmarts is a <u>FREE</u> educational program that develops the consumer and marketplace skills of teenagers in a fun way and rewards them for the knowledge they demonstrate. Students learn about personal finance, consumer rights and responsibilities, technology, health and safety and the environment to prepare for today's dynamic marketplace.

In-person State Championship:

Grades 9-12
Friday, February 20, 2015
Downtown Los Angeles

The program complements any school curriculum and can be used as an afterschool activity. LifeSmarts is appropriate for public and private schools, homeschools, alternative schools, foster youth groups as well as clubs and youth organizations. The Varsity program is for high school students. The Junior Varsity program is for middle school students.

LifeSmarts: The Ultimate Consumer Challenge was created by the National Consumers League (NCL) to address the need for meaningful consumer education for today's youth. Teaching young people to be smart consumers helps to prepare them for adulthood. The County of Los Angeles Department of Consumer Affairs serves as the California State LifeSmarts Coordinator.



2014 State Champions, San Luis High School

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JUNIOR VARSITY PROGRAM OVERVIEW For Grades 6 - 8

LifeSmarts helps prepare middle school students in grades 6-8 for the consumer decisions that they will make throughout their lives. By using Internet to research consumer issues. students will begin exploring today's consumer challenges. Teams formed are under the guidance of an adult coach in the same manner as the Varsity program but only compete online in the JV competition. Top scoring teams will be recognized online. See

www.lifesmarts.org for more information and to register.



VARSITY PROGRAM OVERVIEW

Teens often lack the skills and know-how to evaluate risks and make informed choices. LifeSmarts helps students learn about their consumer rights and responsibilities and develop marketplace smarts. Varsity teams must be in grades 9-12 and must submit a release form to participate at the in-person competitions.

Teams are formed under the guidance of an adult coach/teacher that must register with the NCL at <u>www.lifesmarts.org</u>. A team consists of one coach and at least four team members. Teams compete by taking a series of five 20-question online quizzes, independently completing three levels of questions in the following categories:



Consumer Rights & Responsibilities



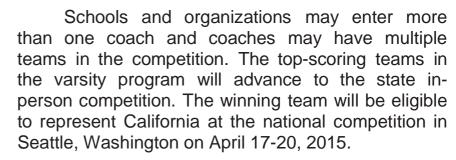
Personal Finance



Health & Safety



Technology Environment



Coaches have access to free online tools such as: TeamSmarts monthly team activities, LifeSmarts U virtual classroom, lesson plans, pre-test and post-test scores to assess students' learning, practice rounds of competition, fast facts, a question of the day calendar and much more. See www.lifesmarts.org for more information.